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DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

is attached hereto

my residence, post office address and citizenship are as stated below next to my name;

I verily believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

AMORTIZATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM (Docket No. 9435), the specification of which

	was filed on as Applica (if applicable)	tion Serial No. and was amen	ded on	
-		d understand the contents of the amended by any amendment		
	•	formation which is material to tle 37, Code of Federal Regul	-	•
foreign appl identified be application l	ication(s) for patent or invelow any foreign application	s under Title 35, United State ventor's certificate listed below on for patent or inventor's certificate that of the application on the	v and have tificate or a	also my PCT
Prior Foreig	n Application(s)		Priority	Claimed
(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
_	im the benefit under Title sional application listed be	35, United States Code, § 119 elow: None	O(e) of any	United
U.S. Pro	ovisional Application No.	Day/Month/Year Filed		

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial Number)	(Filing Date)	(Status) (Patented/Pending/Abandoned)
09/608,355	06/29/00	Pending
09/610,646	06/29/00	Pending
09/608,681	06/29/00	Pending
09/608,675	06/29/00	Pending
09/608,342	06/29/00	Pending
09/608,682	06/29/00	Pending

And I hereby appoint:

Douglas S. Foote of Dayton, Ohio, Registration No. 31,013, James M. Stover of Dayton, Ohio, Registration No. 32,759, Paul W. Martin of Dayton, Ohio, Registration No. 34,870, Michael Chan of Dayton, Ohio, Registration No. 33,663, Charlene Stukenborg of Dayton, Ohio, Registration No. 40,832, and John D. Cowart of San Diego, California, Registration No. 38,415, all of whom are attorneys with NCR Corporation, Law Department, WHQ4W, 1700 S. Patterson Blvd., Dayton, Ohio 45479; and

George H. Gates of Los Angeles, California, Registration No. 33,500, Victor G. Cooper of Los Angeles, California, Registration No. 39,641, Karen S. Canady of Los Angeles, California, Registration No. 39,927, William J. Wood of Los Angeles, California, Registration No. 42,236, and Jason S. Feldmar of Los Angeles, California, Registration No. 39,187, all of whom are attorneys with the law firm of Gates & Cooper LLP, 6701 Center Drive West, Suite 1050, Los Angeles, California 90045;



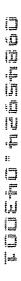


as my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. I hereby expressly waive my right to revoke the Power of Attorney granted above.

Address all telephone calls to James M. Stover at telephone number 937/445-7663.

Address all correspondence to <u>James M. Stover</u>, NCR Corporation, Law Department, WHQ4W, 1700 S. Patterson Blvd., Dayton, Ohio 45479.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.







Full name of first or sole inventor: George Robert Hood

Inventor's signature:

Residence: 16227 Windpiper Road
Poway, California 92064 Date:

Citizenship: U.S.A.

Post Office Address: Same as above.